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## Life begins at 60

### Developing a retirement planning process for people nearing retirement age

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What do you think about when you consider retirement? Greater freedom? More leisure? Long holidays? Voluntary work? Less money? We typically plan for our retirement, and many people anticipate the day that they retire with pleasure.

This is not usually the case if you have a learning disability. People with learning disabilities are often excluded from the realities of retirement and people's days in day services are simply gradually reduced over time. This is rarely referred to as retirement and the notion of leaving day services is often a shock for people. There is no fixed retirement age for people to plan for, and the idea that you can make plans for your retirement and do such things as taking out a pension plan or saving for your retirement is often completely unexplored territory.

*"We are now calling it retirement, before we just said people had finished work"*

Jill, Service manager, retirement project.

In this article we describe a project, that shows how retirement does not have to be something to dread and seen as a loss or withdrawal of services, activities or opportunities. Instead retirement can be seen by people with learning disabilities as an opportunity to enjoy having more control over their time, spending more time with friends and family, an opportunity to learn new things and to realise some dreams and aspirations.

### The project

The project took place in York, with people supported by Joseph Rowntree Homes Foundation. The purpose of the project was to develop a way of planning with people approaching retirement age, and to find out:

- ① What they wanted to do once they retired
- ① How they wanted the actual retirement process to be managed
- ① How providers needed to support the individual in their retirement

The project was designed with a group of older people with learning disabilities (the design team). This group explored their experiences of life and retirement through story telling, graphics and collage work.

*"You can only go out for coffee so many times, before it just becomes boring" (Muriel, design team member talking about wanting to do more interesting things than just passing time.)*

Together we identified themes that eventually formed part of a retirement planning process to help other people think about and make plans for their retirement. This was the design phase of the project. The retirement planning process that the group developed is rooted in the principles of person centred planning by emphasising the importance of listening well, acknowledging what is important to the person and supporting them to make plans for the future. To begin to see how this planning process worked, we used it with 4 other people nearing retirement (the piloting phase of the project).

### Trying out the retirement planning process

We asked another colleague who had not been part of the design phase to try out the new retirement planning process. Some of the people with learning disabilities who agreed to take part in the pilot had been involved in the design phase whilst others had not discussed retirement before at all. The design team had enjoyed exploring experiences and ideas in a group, so the people involved in the pilot began by sharing their ideas together in a group. After the group work introduced and explored the concepts of retirement, people spent some time individually with a facilitator to begin to plan for their retirement. This process included spending some time with the people in the person's life to gather information about what support the person may want or need.



## Design and piloting phases of the project



Design team spends time with facilitator and person centred planning coordinator finding out:

- ⊙ What retirement is
- ⊙ What it feels like
- ⊙ What they want it to be like



Design team develop themes



Themes pulled together into a retirement plan



Retirement plan piloted with 4 people

We used:

Graphics  
Creative activities  
Stories  
Individual discussion  
Group discussions

Themes based around:

People in my life  
Celebrating leaving  
Hopes for the future  
Things important to me  
Support I want/need

This involved some individual discussions with people and those that know and care about them and some work as a small group



Muriel who was part of the both the design and pilot phase of the project, told us how much she had enjoyed being involved in the project. She particularly enjoyed some of the creative activities in the small groups, as well as being able to talk to somebody individually about her experiences.

Muriel had retired from her day centred two years ago. Her leaving was not planned in any way she just decided to stop going. On the day she left people didn't really know she was wouldn't be coming back. Nobody acknowledged her leaving, there was no party or present. Muriel feels very sad about this but had not told anybody how she felt until two years later during the project. Because she felt so unhappy about it she has not kept in contact with people she had known for many years and has lost some relationships that were important to her.

Muriel told us during the project that she would have liked to have had a party to celebrate her leaving. Listening to Muriel's story made everybody involved in the project realise just how important acknowledging and planning for retirement can be, nobody wanted that to happen to anybody else.

Jill, Service Manager, feels she has seen a real change in Muriel since her involvement in the project 'she now has the confidence to speak up for what she wants to do with her time'. Muriel has been trying out new things and has rekindled an old friendship.

### What did we learn?

We learnt a great deal about what retirement is like for people using services. The issues raised were perhaps issues that may come up in good person centred planning for anyone, but it was the emphasis that was placed on certain areas of someone's life that felt particularly significant at the point of retirement.

For example, people were clear that leaving somewhere where they had been for years (or even decades) would affect their relationships. Without planning for this people lost some very important connections. People were also emphatic that they did not always want to retire to a quiet life at home but wanted to continue to learn new things, to have new experiences, to travel, to make new friends, to be part of their local community. One member of the design team thought retiring meant that she was to have a 'rest' and subsequently stayed in bed till 10.00 am for 2



months until someone told her she didn't have to if she didn't want to. The next day she was up as early as she used to be before retiring. Another theme was about leaving 'properly' and having a retirement celebration.

*"On the day I left, some people didn't even know I was leaving or say goodbye, that made me feel sad."*

Muriel (design team member)

The five themes that were most significant to people were:

- ⊙ People in my life before and after retirement.
- ⊙ Leaving celebrations.
- ⊙ What is important to me about what I do now and how will that change.
- ⊙ Dreams and hopes for the future.
- ⊙ What sort of support do I want need when I retire: e.g. People, financial, staying healthy, keeping plans alive.



### Barbara's story

Barbara was part of the pilot phase of the project and at 69 was past the age generally considered for retirement. She was attending a number of different places throughout the week, This included a service that had been set up for older people who wanted to take things a bit easier, though the service was not running as had been originally intended. When we first spoke to Barbara and discussed what she did during the week Barbara told us she did not really like attending this service. When we explained to Barbara that she did not have to keep attending she was very surprised as nobody had said this to her before.

One of the things Barbara discussed through the retirement planning is that she likes to get out of the house at least twice a week. This is

illustrated in her plan under the theme 'What is important to me now that I mustn't lose when I retire'

These are things that really matter to me	This what needs to happen to make sure the things that matter happen?
Being involved in family occasions	My family to invite me and take me to each occasion.
Going out at least twice a week. I like to go shopping, visiting people and going to places like the café at the Folk Hall.	Somebody to take me out. I like to go out with one staff member or somebody from my family. I need to use a wheelchair, as I can't walk long distances.
Going out for a meal in the evenings or for lunch. I particularly like going to the Kings Head at Malton to have fish and chips. I would like to do this once a week	Somebody to take me there. I prefer to go out with one member of staff.
I like baking. I like to bake cakes and buns and I like to be asked to cook they Yorkshire puddings on Sunday. I would like to bake every week.	Staff need to ensure that Barbara gets the chance to cook each week and that when she is cooking the kitchen is not too busy.
I like to write letters. If I have received a letter I will always write back. If somebody who I know is ill I always like to write. I also send cards on friends and families birthdays and I like to write notes in the cards.	I will ask staff to get me some stamps or post a letter for me if I am not going out.
Visiting my friend Muriel at Dormery Court. We have just starting visiting each other again and like to see each other every fortnight. We take it in turns to visit each other at home.	Staff to take me to Muriel's and the staff that support Muriel to bring her to my home. The staff usually arrange a day that is convenient for all of us.



Barbara was concerned that if she gave up using that particular service she would lose one of the opportunities to get out of the house each week. She was assured that this would not happen. Next time we saw Barbara, about a month later, she had decided to stop attending the service and was really pleased with her decision. Under the theme 'Celebrating Leaving' Barbara had told us that she wouldn't want to have any kind of leaving party, though a cake would be nice! This is also part of her retirement plan.

*"On the day I leave, how do I want to celebrate? What do I want to happen? I don't want a party but a cake would be nice. Fruitcake is my favourite. Flowers or something for the garden would be nice as a present."*

As it turned out Barbara left the service sooner than anticipated as she sadly had an accident. However recognising that she didn't want a leaving party, it has been organised that she will be going out for a fish and chip lunch, another important thing to Barbara, as a way of saying goodbye.

With her new spare time Barbara is now trying out lots of new things. As part of the project we helped people to think about things they may like to do when they were retired. She is attending a tea dance in a local community hall once every couple of weeks, going to flower shows and will be starting a course soon with her friend Muriel. Her relationship with Muriel has been rekindled as a result of the retirement planning process. This is something that has been important to them both.

Barbara was 70 recently and spent a whole weekend celebrating. She had a party with friends where they had fish and chips instead of regular party food! She also celebrated with her family at one of those family occasions she always likes to attend.



## What worked well and what didn't work well about the project

What worked well	What didn't work well
<ul style="list-style-type: none"><li>④ The fact that it was people with very real and relevant experiences of retirement who contributed to designing the retirement planning process.</li><li>④ Spending time together in a group sharing experiences with each other. Some of the concepts were quite abstract and it really helped to work as a group on those things. This was evident both in the design and pilot phases of the project.</li><li>④ Having explored some of the themes in groups then exploring these ideas with each individual to develop their own plans worked very well.</li><li>④ Having fun and being positive about retirement e.g. exploring dreams together and looking forward to a good and positive future</li><li>④ Using good person centred planning questions, asking around things and finding new ways of finding out what was important to people instead of asking the most obvious questions.</li></ul>	<ul style="list-style-type: none"><li>④ The concept of retirement with people was virtually non-existent at the start of the design phase and for some participants in the pilot phase. The facilitators had to be sensitive to not upsetting people who had no idea that they might retire in the future. Instead initially the concept of 'having more time at home' was used.</li><li>④ It took some experienced person centred planning questioning to get answers to things like how people wanted to celebrate leaving as this was future focussed and some people had few experiences to help them to think about this</li><li>④ The logistics of how the pilot phase was undertaken meant that on some occasions the individual discussions felt a</li></ul>



little unnatural. In line with person centred planning principles, it is important to look for natural times to explore the themes with people.

## Conclusion

The concept of retirement is often unplanned and unexplored by people using services. They have rarely had the opportunity to think about what they want to do that they want to spend time with, or explored their hopes for their retirement.

It is therefore important that people do get a chance as retirement approaches to think about what they want and what support they need when they retire.

Good person centred planning provides the foundation for retirement planning. Using a retirement plan that focuses on the five most significant areas to address within retirement is a positive and helpful way to pull together peoples thoughts and ideas on their retirement. This can be done either with individuals or with a combination of supporting small groups working together and individual planning. The importance of supporting someone to think through his or her retirement cannot be underestimated.

*“It is so important that we help people really understand what retirement is all about, that it is just another step in your life and there is life beyond it!”*

Andrea Peel, PCP Coordinator

